

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	Confirmation no.:	8200
Martinez-Miranda et al.	)	Art Unit:	3621
Application No.:	)	Examiner:	Reagan, James A.
10/597,942	)		
Filing date:	)		
10/03/2006	)		
Title: <i>System and Method for Facilitating</i>	)	RESPONSE TO OFFICE ACTION	
<i>Payment to a Party Not Having An</i>	)	DATED 07/24/2009	
<i>Account That Can be Used to Hold...</i>	)		
Docket no:	)	Customer No.:	24943
YSAP.PAY.PT2	)		

AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office Action dated July 24, 2009, hereinafter, "the Office Action." This Amendment is submitted within the three-month period for reply from the date of the Office Action, making this response due on or before October 26, 2009 as October 24, 2009 falls on a Saturday. The Application is believed by Applicant to be in proper condition for allowance. Accordingly, reconsideration and allowance of all claims are respectfully requested. Please amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.